

**STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

Before the Commissioner of the Office Financial and Insurance Services

In the matter of:

**HUB International of Indiana Limited
dba HUB International Midwest
fna Fifth Third Insurance Services, Inc**

Enforcement Case No. 02-0982

Respondent
_____ /

**Issued and entered
on February 26, 2004
By Linda A. Watters
Commissioner of the Office of Financial and Insurance Services**

CONSENT ORDER AND STIPULATION

A. FINDINGS OF FACT AND CONCLUSIONS OF LAW

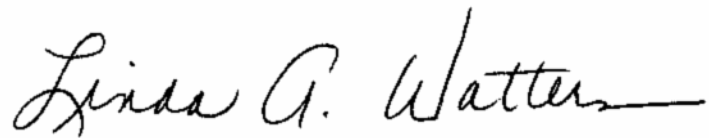
1. HUB International of Indiana Limited, (Respondent) is licensed as a non-resident surplus lines agency.
2. Respondent is doing business as HUB International Midwest.
3. Respondent was former known as Fifth Third Insurance Services, Inc.
4. As a licensee, Respondent knew or had reason to know that Section 1905(1) of the Insurance Code prohibits a person from soliciting insurance, binding coverage, or acting as an agent or broker in the transaction of surplus lines insurance unless licensed as a non-resident surplus lines agent or a non-resident insurance producer.
5. Respondent was licensed by the Office of Financial and Insurance Services, non-resident surplus lines agency on March 7, 2002.
6. On August 20, 2001, the Office of Financial and Insurance Services received a premium tax payment for the period of January 1, 2001 to June 30, 2001 from Fifth Third Insurance Services, Inc.

7. On January 2, 2002, the Office of Financial and Insurance Services received a premium tax payment for the period of July 1, 2001 to December 31, 2001 from Fifth Third Insurance Services, Inc.
8. On February 19, 2002, the Office of Financial and Insurance Services received a premium tax payment for the period of July 1, 2001 to December 31, 2001 from Fifth Third Insurance Services, Inc.
9. Respondent's submission of premium tax payments demonstrates that Respondent violated Section 1905(1) of the Insurance Code by soliciting insurance, binding coverage, or acting as an agent or broker in the transaction of surplus lines insurance without being licensed as a non-resident surplus lines agent or a non-resident insurance producer.

B. ORDER

Based on the findings of fact and conclusions of law above and Respondent's stipulation, it is ORDERED that:

1. Respondent shall immediately, CEASE and DESIST from operating in such a manner as to violate Section 1905 of the Insurance Code, as outlined in the Notice of Opportunity to Show Compliance.
2. Respondent shall pay to the State of Michigan, through the Office of Financial and Insurance Services, a market conduct fee in the amount of five hundred dollars (\$500.00). The fine shall be paid within thirty (30) days of the date of entry of this order.
3. Respondent's license is revoked effective thirty (30) days from entry of this Order unless OFIS staff certifies to the Commissioner that the Respondent has fully complied with all provisions of this Order, including payment of fines.

A handwritten signature in black ink, reading "Linda A. Watters", followed by a horizontal line extending to the right.

Linda A. Watters, Commissioner
Office of Financial and Insurance Services